

United States Bankruptcy Court
Western District of MichiganIn re:
Matthew W. Ernsberger
Brooke L. Ernsberger
DebtorsCase No. 18-00549-jwb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: botmak
Form ID: 318Page 1 of 2
Total Noticed: 49

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/db +Matthew W. Ernsberger, Brooke L. Ernsberger, 5899 Guernsey Lake Road,
Delton, MI 49046-9729

8174622 +Advia / Visa, PO Box 10309, Des Moines IA 50306-0309

8174628 +Ascension Health, PO Box 42008, Phoenix AZ 85080-2008

8174630 +Barry County Friend of the, Court, 102 South Broadway, Hastings MI 49058-1805

8174637 +Borgess Medical Center, PO Box 50871, Kalamazoo MI 49005-0871

8174638 +Borgess Medical Group, PO Box 14099, Belfast ME 04915-4034

8174641 +Frost Arnett Company, For: Borgess Medical Center, PO Box 1280, Oaks PA 19456-1280

8174642 +Frost-Arnett, PO Box 198988, Nashville TN 37219-8988

8174647 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 32500, Stop 15,
Detroit MI 48232)

8174649 Jordan Shaver, Battle Creek MI 49037

8218342 +Jordan Shaver, 234 W. Battle Creek Street, Galesburg, MI 49053-9675

8174650 +Joseph Eldred, 211 East Michigan Avenue, Battle Creek MI 49014-4015

8174651 +Kalamazoo Emergency Assoc., 2550 Momentum Place, Chicago IL 60689-5325

8174653 +Money Recovery Nationwide, For: Kalamazoo Emergency, 801 S. Waverly Rd #100,
Lansing MI 48917-4200

8174656 +Omni Community Credit, Union, PO Box 4519, Carol Stream IL 60197-4519

8174657 +Omni Community Credit, Union, PO Box 1537, Battle Creek MI 49016-1537

8174659 +Premier Radiology, PO Box 3249, Indianapolis IN 46206-3249

8174660 +R1 Medical Financial Solutions, PO Box 42008, Phoenix AZ 85080-2008

8174661 +Rev-1 Solutions LLC, For: Borgess Health, 517 US Highway 31N, Greenwood IN 46142-3932

8174663 +Ronda Ernsberger, 5766 Guernsey Lake Road, Delton MI 49046-9729

8174664 +Spectrum Health, PO Box 120153, Grand Rapids MI 49528-0103

8174667 +Tractor Supply Co., PO Box 790394, Saint Louis MO 63179-0394

8174668 +Tractor Supply Credit Plan, PO Box 9001006, Louisville KY 40290-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Andy Vara,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Daniel M. McDermott,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 David W. Asbach,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Habbo G. Fokkena,
Office of the United States Trustee, Michigan/Ohio Region 9,
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Matthew T. Cronin,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865

ust +E-mail/Text: matthew.w.cheney@usdoj.gov May 29 2018 22:14:19 Matthew W. Cheney,
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Michael V. Maggio,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 United States Trustee,
Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
Grand Rapids, MI 49503-2837

ust +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 United States Trustee,
The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,
Grand Rapids, MI 49503-2837

8174623 +E-mail/Text: collections@adviacu.org May 29 2018 22:14:09 Advia Credit Union,
550 S. Riverview Drive, Kalamazoo MI 49004-1299

8174626 +E-mail/Text: EBN_Zeeland@abscollect.com May 29 2018 22:14:22 Allied Business Service,
400 Allied Court, Zeeland MI 49464-2219

8174627 +E-mail/Text: EBN_Zeeland@abscollect.com May 29 2018 22:14:22 Allied Collection Service,
For: Spectrum Health Pennock, PO Box 1799, Holland MI 49422-1799

District/off: 0646-1

User: botmak
Form ID: 318Page 2 of 2
Total Noticed: 49

Date Rcvd: May 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8174631 +E-mail/Text: dmccamman@rlrcm.com May 29 2018 22:14:14 Borgess Medical Center,
PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174640 EDI: DISCOVER.COM May 30 2018 01:58:00 Discover, PO Box 15316, Wilmington DE 19850

8174643 +E-mail/Text: EBN_LansingMRN@Receivemorermp.com May 29 2018 22:14:21 Hastings Emergency,
c/o ARS Collection, 8155 Executive Court, Suite 10, Lansing MI 48917-7774

8174644 +E-mail/Text: kbussell@mms.med.pro May 29 2018 22:14:18 Hastings Emergency Physicians,
PO Box 63, Evansville IN 47701-0063

8174648 +EDI: IRS.COM May 30 2018 01:58:00 Internal Revenue Service, Centralized Insolvency,
PO Box 7346, Philadelphia PA 19101-7346

8174652 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov May 29 2018 22:14:11
Michigan Department of Treas., PO Box 30199, Lansing MI 48909-7699

8174654 +E-mail/Text: bankruptcy@mortgagecenter.com May 29 2018 22:13:33 Mortgage Center LC,
PO Box 2171, Southfield MI 48037-2171

8174655 +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov May 29 2018 22:13:46 Office of the U.S. Trustee,
125 Ottawa NW, Suite 200R, Grand Rapids MI 49503-2865

8174665 +E-mail/Text: cbo-patientliabilitysupportteam@spectrumhealth.org May 29 2018 22:13:53
Spectrum Health, PO Box 88013, Chicago IL 60680-1013

8174666 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov May 29 2018 22:14:11 State of Michigan,
Department of Treasury, PO Box 30199, Lansing MI 48909-7699

8174670 +E-mail/Text: ebn@americollect.com May 29 2018 22:14:00 Wattles Park, c/o Americollect,
PO Box 1566, Manitowoc WI 54221-1566

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8174624* +Advia Credit Union, 550 S. Riverview Drive, Kalamazoo MI 49004-1299

8174625* +Advia Credit Union, 550 S. Riverview Drive, Kalamazoo MI 49004-1299

8174629* +Ascension Health, PO Box 42008, Phoenix AZ 85080-2008

8174632* +Borgess Medical Center, PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174633* +Borgess Medical Center, PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174634* +Borgess Medical Center, PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174635* +Borgess Medical Center, PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174636* +Borgess Medical Center, PO Box 773185, 3185 Solutions Center, Chicago IL 60677-3001

8174639* +Borgess Medical Group, PO Box 14099, Belfast ME 04915-4034

8174645* +Hastings Emergency Physicians, PO Box 63, Evansville IN 47701-0063

8174646* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures, Stop 93,
3251 North Evergreen Drive NE, Grand Rapids MI 49525)

8174658* +Omni Community Credit, Union, PO Box 1537, Battle Creek MI 49016-1537

8174662* +Rev-1 Solutions LLC, For: Borgess Health, 517 US Highway 31N, Greenwood IN 46142-3932

8174669* +Tractor Supply Credit Plan, PO Box 9001006, Louisville KY 40290-1006

TOTALS: 0, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Advia Credit Union jknoll@adviaacu.org

Cody H. Knight on behalf of Debtor Matthew W. Ernsberger courtmail@raymanknight.com

Cody H. Knight on behalf of Debtor Brooke L. Ernsberger courtmail@raymanknight.com

Karen L. Rowse-Oberle on behalf of Creditor Mortgage Center L.L.C. krowse-oberle@bbrolaw.com

Marcia R. Meoli trustee@meolilaw.com, mrm@trustesolutions.net

Steven L. Rayman on behalf of Debtor Matthew W. Ernsberger courtmail@raymanknight.com

Steven L. Rayman on behalf of Debtor Brooke L. Ernsberger courtmail@raymanknight.com

TOTAL: 7

Official Form 318 (12/15)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtors (names used by the debtors in the last 8 years, including married, maiden, trade, and address):

Matthew W. Ernsberger
5899 Guernsey Lake Road
Delton, MI 49046
SSN: xxx-xx-8974
Brooke L. Ernsberger
5899 Guernsey Lake Road
Delton, MI 49046
SSN: xxx-xx-1307

Debtors

Case Number 18-00549-jwb

Chapter 7

Honorable James W. Boyd

Order of Discharge

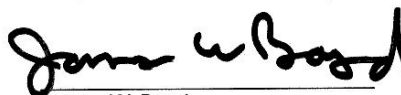
IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew W. Ernsberger

Brooke L. Ernsberger
fka Brooke L. Conine

By the court:

DATE: May 29, 2018


James W. Boyd
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

For more information, see page 2 >

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.